

**What is claimed is:**

1           1.     A method for providing a benefit to a customer, comprising:  
2                 receiving an identification of a customer involved in a transaction with a  
3     third party;  
4                 identifying a preventative treatment for the customer; and  
5                 offering a benefit to the customer for the transaction if the customer adopts  
6     the preventative treatment.

1           2.     The method of claim 1, wherein the receiving further comprises receiving  
2     the identification from at least one of: the customer, a merchant, a web site operator, an  
3     acquaintance of the customer, a family member related to the customer, a doctor, a  
4     pharmacist, an insurance provider, and a government agency.

1           3.     The method of claim 1, wherein the identification comprises at least one of:  
2     a unique identifier associated with the customer and a name of the customer.

1           4.     The method of claim 1, wherein said customer is involved in a transaction  
2     comprising at least one of: a purchase of a product, a purchase of a service, an insurance  
3     premium, and an online purchase.

1           5.     The method of claim 1, wherein the customer has profile information  
2     comprising at least one of:  
3                 an age of the customer, a gender of the customer, a geographic location  
4     corresponding to a residence of the customer, a medical history of the customer, a medical  
5     history of the customer's family, an occupation of the customer, a previous preventative  
6     treatment adopted by the customer, and at least one preventative treatment not adopted by  
7     the customer.

1           6.       The method of claim 1, wherein the preventative treatment further  
2 comprises at least one of:

3                   a preventative health treatment, a preventative automobile repair, and a  
4 preventative home maintenance repair.

1           7.       The method of claim 6, wherein the preventative health treatment comprises  
2 at least one of:

3                   a blood test, a cancer screening, a blood pressure screening, a teeth-cleaning  
4 treatment, a mammogram, a pap smear, a sigmoidoscopy, a colonoscopy, an immunization,  
5 a psychiatric examination, a psychological examination, a dental examination and a  
6 physical examination.

1           8.       The method of claim 1, wherein said determining a preventative treatment  
2 further comprises:

3                   determining the preventative treatment based on a list of preventative  
4 treatments not undertaken by the customer.

1           9.       The method of claim 1, wherein said determining a preventative treatment  
2 further comprises:

3                   determining the preventative treatment based on a list of preventative  
4 treatments not undertaken by the customer within a predetermined time.

1           10.      The method of claim 1, wherein said determining a preventative treatment  
2 further comprises:

3                   determining a plurality of preventative treatments, wherein the customer  
4 may adopt at least one of said plurality of preventative treatments.

1           11.      The method of claim 1, wherein said determining a preventative treatment  
2 further comprises determining a plurality of preventative treatments, the method further  
3 comprising:

4 comparing a cost associated with each of said plurality of preventative  
5 treatments; and  
6 selecting at least one of said plurality of preventative treatments based on  
7 said  
8 comparing.

1 12. The method of claim 11, wherein said selecting further comprises:  
2 selecting a preventative treatment having a lowest cost.

1 13. The method of claim 1, wherein the preventative treatment corresponds to  
2 at least one condition.

1 14. The method of claim 13, further comprising:  
2 determining a future cost for the at least one condition, wherein the future  
3 cost is determined based on a probability of the customer contracting the condition.

1 15. The method of claim 13, further comprising:  
2 determining a future cost for the at least one condition, wherein the future  
3 cost is determined based on a probability of the customer contracting the condition within  
4 a predetermined time.

1 16. The method of claim 13, further comprising:  
2 determining a future cost, wherein the future cost is determined based on  
3 total cost for treating the condition.

1 17. The method of claim 1, wherein said adopting comprises an agreement by  
2 the customer to undertake the preventative treatment.

1 18. The method of claim 1, further comprising:

2 receiving a confirmation from a third party that the preventative treatment  
3 has been adopted by the customer.

1 19. The method of claim 18, further comprising:  
2 updating profile information for the customer based on the confirmation.

1 20. The method of claim 1, wherein the benefit is provided by an insurer of the  
2 customer.

1 21. The method of claim 20, wherein the benefit is determined based on a  
2 probability that the customer will remain insured by the insurer for a predetermined time.

1 22. The method of claim 1, further comprising:  
2 receiving a security for the benefit from the customer.

1 23. The method of claim 22, wherein the security comprises an authorization to  
2 charge a financial account in the amount of the benefit.

1 24. The method of claim 22, wherein the financial account comprises at least  
2 one of: a checking account, a savings account, a credit card account, and an alternative  
3 currency account.

1 25. The method of claim 22, wherein the security is used to reimburse the  
2 payment of the benefit when a predetermined condition is not met.

1 26. The method of claim 25, wherein the predetermined condition comprises a  
2 determination that the preventative treatment was adopted.

1 27. The method of claim 25, wherein the predetermined condition comprises a  
2 determination that the preventative treatment was adopted within a predetermined time.

1           28.     The method of claim 25, wherein the predetermined condition comprises a  
2 requirement that the customer remain insured by an insurer for a predetermined time.

1           29.     The method of claim 25, wherein the predetermined condition comprises a  
2 requirement that the customer selects an insurance provider.

1           30.     The method of claim 1, further comprising:  
2 assigning a treatment provider for the selected preventative treatment.

1           31.     The method of claim 1, wherein the benefit comprises at least one of: a  
2 currency amount, an alternate currency amount, a percentage discount on a purchase, and a  
3 reduced insurance premium.

1           32.     The method of claim 1, wherein the benefit is provided to the customer.

1           33.     The method of claim 1, wherein the benefit is provided to the customer after  
2 receipt of a confirmation that the preventative treatment has been adopted.

1           34.     The method of claim 1, wherein the benefit is provided to a third party  
2 involved in a transaction with the customer.

1           35.     The method of claim 1, further comprising:  
2 determining the benefit based on an expected future cost.

1           36.     The method of claim 1, further comprising:  
2 determining a present value of a future cost associated with the preventative  
3 treatment; and  
4 determining the benefit based on the present value.

1           37.     The method of claim 1, wherein the benefit is provided in at least one  
2 installment payment.

1           38.     The method of claim 1, wherein the benefit is provided to one of: a party  
2 referring the customer and a party identified by the customer.

1           39.     The method of claim 1, wherein the benefit is provided by at least one of:  
2 an insurer, a group of insurers, a physician, an employer, a family member of the customer,  
3 a government agency, a drug manufacturer, a medical equipment manufacturer, an  
4 automobile repair center and a maintenance provider.

1           40.     The method of claim 1, further comprising:  
2 receiving a medical statistic of the customer with the identification.

1           41.     The method of claim 1, wherein the identification does not include a name  
2 of the customer.

1           42.     The method of claim 1, wherein the preventative treatment comprises an  
2 agreement to avoid the undertaking of a hazardous activity.

1           43.     The method of claim 1, wherein the preventative treatment comprises an  
2 educational assignment regarding a condition.

1           44.     The method of claim 43, wherein the educational assignment comprises at  
2 least one of: attendance of an educational seminar and reading educational literature.

1           45.     The method of claim 1, wherein said determining a preventative treatment  
2 further comprises determining a preventative treatment based on profile information  
3 corresponding to the customer.

1           46.    An apparatus for providing a benefit to a customer, comprising:  
2                   means for accepting an identification of a customer involved in a  
3 transaction;  
4                   means for specifying a preventative treatment to the customer; and  
5                   means for presenting an offer of a benefit to the customer for the transaction  
6           if the customer  
7           adopts the preventative treatment.

1           47.    An apparatus for providing a benefit to a customer, comprising:  
2                   a processor; and  
3                   a memory in operative communication with the processor, the memory  
4 including a plurality of processing instructions for directing the processor to:  
5                   receive an identification of a customer involved in a transaction;  
6                   identify a preventative treatment for the customer; and  
7                   offer a benefit to the customer for the transaction if the customer  
8           adopts  
9           the preventative treatment.

1           48.    A computer-readable medium encoded with processing instructions for  
2 implementing a method, performed by a computer, for providing a benefit to a customer,  
3 the method comprising:  
4                   receiving an identification of a customer involved in a transaction;  
5                   identifying a preventative treatment for the customer; and  
6                   offering a benefit to the customer for the transaction if the customer adopts  
7           the  
8           preventative treatment.

1           49.    A method for providing a benefit, comprising:  
2                   receiving a first identification of a transaction involving a customer;

transmitting a second identification of a preventative treatment to be  
adopted by the customer;  
receiving an indication that the preventative treatment has been adopted by  
the  
customer; and  
providing a benefit for the transaction.

50. The method of claim 49, wherein the receiving further comprises receiving  
the identification from at least one of: the customer, a merchant, a web site operator, an  
acquaintance of the customer, a family member related to the customer, a doctor, a  
pharmacist, an insurance provider, and a government agency.

51. The method of claim 49, wherein the identification comprises at least one  
of: a unique identifier associated with the customer and a name of the customer.

52. The method of claim 49, wherein said transaction comprises at least one of:  
a purchase of a product, a purchase of a service, an insurance premium, and an online  
purchase.

53. The method of claim 49, wherein the profile information comprises at least  
one of:  
an age of the customer, a gender of the customer, a geographic location  
corresponding to a residence of the customer, a medical history of the customer, a medical  
history of the customer's family, an occupation of the customer, a previous preventative  
treatment adopted by the customer, and at least one preventative treatment not adopted by  
the customer.

54. The method of claim 49, wherein the preventative treatment further  
comprises at least one of:



3 a preventative health treatment, a preventative automobile repair, and a  
4 preventative home maintenance repair.

1 55. The method of claim 54, wherein the preventative health treatment  
2 comprises at least one of:

3 a blood pressure screening, a teeth-cleaning treatment, a mammogram, a  
4 pap smear, a sigmoidoscopy, a colonoscopy, an immunization, a psychiatric examination, a  
5 psychological examination, a dental examination and a physical examination.

1 56. The method of claim 49, wherein said determining a preventative treatment  
2 further comprises:

3 determining the preventative treatment based on a list of preventative  
4 treatments not undertaken by the customer.

1 57. The method of claim 49, wherein said determining a preventative treatment  
2 further comprises:

3 determining the preventative treatment based on a list of preventative  
4 treatments not undertaken by the customer within a predetermined time.

1 58. The method of claim 49, wherein said determining a preventative treatment  
2 further comprises:

3 determining a plurality of preventative treatments, wherein the customer  
4 may adopt at least one of said plurality of preventative treatments.

1 59. The method of claim 49, wherein said determining a preventative treatment  
2 further comprises determining a plurality of preventative treatments, the method further  
3 comprising:

4 comparing a future cost associated with each of said plurality of  
5 preventative treatments; and

6 selecting at least one of said plurality of preventative treatments based on  
7 said  
8 comparing.

1 60. The method of claim 59, wherein said selecting further comprises:  
2 selecting a preventative treatment having at least one of: a lowest cost and a  
3 highest savings.

1 61. The method of claim 59, wherein the preventative treatment corresponds to  
2 at least one condition.

1 62. The method of claim 61, wherein the future cost is determined based on a  
2 probability of the customer contracting the condition.

1 63. The method of claim 61, wherein the future cost is determined based on a  
2 probability of the customer contracting the condition within a predetermined time.

1 64. The method of claim 61, wherein the future cost is determined based on a  
2 total cost for treating the condition.

1 65. The method of claim 49, wherein said adopting comprises an agreement by  
2 the customer to undertake the preventative treatment.

1 66. The method of claim 49, further comprising:  
2 receiving a confirmation from a third party that the preventative treatment  
3 has been adopted by the customer.

1 67. The method of claim 66, further comprising:  
2 updating profile information corresponding to the customer based on the  
3 confirmation.

1           68.     The method of claim 49, wherein the benefit is provided by an insurer of the  
2 customer.

1           69.     The method of claim 68, further comprising:  
2                   determining a future cost based on a probability that the customer will  
3           remain  
4 insured by the insurer for a predetermined time; and  
5                   selecting a preventative treatment based on the future cost.

1           70.     The method of claim 49, further comprising:  
2                   receiving a security for the benefit from the customer.

1           71.     The method of claim 70, wherein the security comprises an authorization to  
2 charge a financial account in the amount of the benefit.

1           72.     The method of claim 71, wherein the financial account comprises at least  
2 one of: a checking account, a savings account, a credit card account, and an alternative  
3 currency account.

1           73.     The method of claim 70, wherein the security is used to reimburse the  
2 payment of the benefit when a predetermined condition is not met.

1           74.     The method of claim 73, wherein the predetermined condition comprises a  
2 determination that the preventative treatment was adopted.

1           75.     The method of claim 73, wherein the predetermined condition comprises a  
2 determination that the preventative treatment was adopted within a predetermined time.

1           76.     The method of claim 73, wherein the predetermined condition comprises a  
2 requirement that the customer remain insured by an insurer for a predetermined time.

1           77.     The method of claim 73, wherein the predetermined condition comprises a  
2 requirement that the customer selects an insurance provider.

1           78.     The method of claim 49, further comprising:  
2 assigning a treatment provider for the selected preventative treatment.

1           79.     The method of claim 49, wherein the benefit comprises at least one of: a  
2 currency amount, an alternate currency amount, a percentage discount on a purchase, and a  
3 reduced insurance premium.

1           80.     The method of claim 49, wherein the benefit is provided to the customer.

1           81.     The method of claim 49, wherein the benefit is provided to the customer  
2 after receipt of a confirmation that the preventative treatment has been adopted.

1           82.     The method of claim 49, wherein the benefit is provided to a third party  
2 involved in the transaction.

1           83.     The method of claim 49, further comprising:  
2 determining the benefit based on an expected future cost.

1           84.     The method of claim 49, further comprising:  
2 determining an expected present value of a future cost; and  
3 determining the benefit based on the present value.

1           85.     The method of claim 49, wherein the benefit is provided in at least one  
2 installment payment.

1 86. The method of claim 49, wherein the benefit is provided to at least one of: a  
2 party referring the customer, and a party identified by the customer.

1 87. The method of claim 49, wherein the benefit is provided by at least one of:  
2 an insurer, a group of insurers, a physician, an employer, a family member of the customer,  
3 a government agency, a drug manufacturer, a medical equipment manufacturer, an  
4 automobile repair center and a maintenance provider.

1 88. The method of claim 49, further comprising:  
2 receiving a medical statistic of the customer with the identification.

1 89. The method of claim 49, wherein the identification does not include a name  
2 of the customer.

1 90. The method of claim 49, wherein the preventative treatment comprises an  
2 agreement to avoid the undertaking of a hazardous activity.

1 91. The method of claim 49, wherein the preventative treatment comprises an  
2 educational assignment regarding a condition.

1 92. The method of claim 91, wherein the educational assignment comprises at  
2 least one of: attendance of an educational seminar and reading educational literature.

1 93. The method of claim 49, wherein said determining a preventative treatment  
2 further comprises determining a preventative treatment based on profile information  
3 corresponding to the customer.

1 94. A computer readable medium encoded with processing instructions for  
2 implementing a method for providing a benefit, the method comprising:

3 receiving a first identification of a transaction involving a customer;  
4 transmitting a second identification of a preventative treatment to the  
5 customer;  
6 receiving an indication that the preventative treatment has been adopted by  
7 the  
8 customer; and  
9 providing a benefit for the transaction.

1 95. An apparatus for providing a benefit, comprising:  
2 means for receiving a first identification of a transaction involving a  
3 customer;  
4 means for transmitting a second identification of a preventative treatment to  
5 the customer;  
6 means for receiving an indication that the preventative treatment has been  
7 adopted  
8 by the customer; and  
9 means for providing a benefit for the transaction.

1 96. An apparatus for providing a benefit, comprising:  
2 a processor; and  
3 a memory in operative communication with the processor, the memory for  
4 storing a plurality of processing instructions directing the processor to:  
5 receive a first identification of a transaction involving a customer;  
6 transmit a second identification of a preventative treatment to the  
7 customer;  
8 receive an indication that the preventative treatment has been  
9 adopted by  
10 the customer; and  
11 provide a benefit for the transaction.

1           97.    A method for providing a benefit, comprising:  
2                    receiving a first identification of a transaction between a customer and a  
3 third party;  
4                    determining a preventative treatment and a benefit;  
5                    transmitting a second identification of the preventative treatment and a third  
6 identification of the benefit to the customer;  
7                    receiving an indication that the preventative treatment has been adopted by  
8           the  
9 customer; and  
10                  providing the benefit in response to said indication.

1           98.    The method of claim 97, wherein a value for the benefit is determined from  
2 an expected future cost corresponding to the preventative treatment.

1           99.    A method for providing a benefit for a transaction, comprising:  
2                    receiving a first identification of a transaction request from a merchant, the  
3 transaction request including a second identification of a customer having profile  
4 information;  
5                    determining a preventative treatment based on the profile information and a  
6 future savings corresponding to the preventative treatment;  
7                    transmitting a third identification of the preventative treatment to the  
8 customer;  
9                    receiving an indication that the preventative treatment has been adopted by  
10 the customer; and  
11                  providing a currency value to the merchant for the transaction request.

1           100.   A method for providing a subsidy toward a transaction to a referrer,  
2 comprising:  
3                    receiving a first identification of a third party from a referrer, the third party  
4 having profile information;

5 receiving a second identification of a transaction request between the  
6 referrer and  
7 a merchant;  
8 determining a preventative treatment for the third party based on the  
9 profile information;  
10 determining a benefit corresponding to the transaction request based on a  
11 future  
12 savings corresponding to the preventative treatment; and  
13 if the third party agrees to the preventative treatment, providing the benefit  
14 for the transaction request to one of the referrer and the merchant.

1 101. The method of claim 100, wherein the referrer is one of: an acquaintance of  
2 the third party, a family member of the third party, and an employer of the third party.

1 102. A method for providing a benefit based on a performance of a preventative  
2 treatment, comprising:

3 receiving a transaction request from a customer having profile information;  
4 determining a preventative treatment based on the profile information;  
5 determining an expected future cost corresponding to the preventative  
6 treatment;  
7 determining a benefit based on the expected future cost;  
8 transmitting, to a treatment provider, an identification of the customer and  
9 the preventative treatment to be performed;  
10 receiving a confirmation of the performance of the preventative treatment  
11 for the customer; and  
12 providing the benefit.

1 103. A method for receiving a benefit, comprising:  
2 initiating a transaction with a third party;  
3 identifying an insurer to the third party;



receiving an identification of a preventative treatment from the insurer;  
adopting the preventative treatment; and  
receiving a benefit based on said adopting.

104. A method for receiving a benefit, comprising:  
identifying a transaction to an insurer;  
receiving a first identification of a preventative treatment and a second  
identification of an available benefit from the insurer; and  
if the preventative treatment is adopted, receiving the benefit.

105. A method for completing a transaction in conjunction with a subsidy,  
comprising:  
receiving a transaction request from a customer;  
receiving an identification of an insurer corresponding to the customer;  
transmitting information corresponding to the transaction request and the  
customer to the insurer; and  
receiving a benefit from the insurer for the transaction request.

106. A method for receiving a benefit, comprising:  
initiating a transaction with a merchant;  
identifying a third party to a benefit provider; and  
if the third party agrees to a prescribed preventative treatment, receiving a  
benefit corresponding to the transaction.

107. A method for confirming receipt of a preventative treatment, comprising:  
receiving an identification of a customer and a preventative treatment to be  
performed, wherein the customer will receive a subsidy toward a transaction based on the  
preventative treatment; and  
transmitting a confirmation of the performance of the preventative treatment  
for the customer to the insurer.

1           108. A method for providing a benefit to a customer, comprising:  
2           receiving an identification of a customer involved in a transaction;  
3           determining a preventative treatment based on at least one of an expected  
4 future cost of treatment and profile information corresponding to the customer;  
5           identifying the preventative treatment to the customer; and  
6           offering a benefit to the customer for the transaction in exchange for the  
7 customer adopting the preventative treatment.

1           109. A method for providing a benefit to a customer, comprising:  
2           receiving an identification of a customer;  
3           determining a preventative treatment based on a future cost corresponding  
4 to the preventative treatment;  
5           identifying the preventative treatment to the customer; and  
6           offering a benefit to the customer in exchange for the customer adopting the  
7 preventative treatment.

1           110. A method for providing a benefit to a customer, comprising:  
2           receiving an identification of a customer having profile information;  
3           determining a preventative treatment based on the profile information;  
4           identifying the preventative treatment to the customer; and  
5           offering a benefit to the customer in exchange for the customer adopting the  
6 preventative treatment.